

**State of Rhode Island and Providence Plantations**  
**DEPARTMENT OF BUSINESS REGULATION**  
*Division of Insurance*  
**1511 Pontiac Avenue**  
**Cranston, RI 02920**

**INSURANCE REGULATION 36**

**INSURANCE PRODUCER PRE-LICENSING**

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**Section 1**      **Authority**

This Regulation is promulgated in accordance with R.I. Gen. Laws § 27-2.4-21, R.I. Gen. Laws § 42-14-17 and R.I. Gen. Laws §§ 42-35-3 *et seq.*

**Section 2**      **Purpose**

The purpose of this Regulation is to set forth the Prelicensing Education available to applicants for a Resident Insurance Producer License issued by the State of Rhode Island.

**Section 3**      **Definitions**

As used in this Regulation:

- A. “Course Provider” shall mean those Prelicensing Providers that have been approved by the Department to offer prelicensing courses for Rhode Island resident insurance producers.
- B. “Department” shall mean the Insurance Division of the Department of Business Regulation.
- C. “Insurance Producer” shall mean a person required to be licensed under the laws of this state to sell, solicit or negotiate insurance.
- D. “License” shall mean a Rhode Island Insurance producer license.

- E. “Line of Authority” shall mean a license to sell, solicit or negotiate a specific type of insurance.
- F. “NAIC” shall mean the National Association of Insurance Commissioners.
- G. “Resident” shall mean a person who either resides in Rhode Island or maintains an office in Rhode Island where the business of producing insurance is transacted and designates Rhode Island as the residence for purposes of licensure.

#### **Section 4      Prelicensing Course**

Any person applying for a Rhode Island Resident Insurance Producer License, is encouraged to complete approved prelicensing education before taking the state producer license examination.

Advisory boards for property & casualty insurance and for life, accident & health or sickness insurance shall assist the Department in determining whether courses, providers and instructors shall receive Departmental approval for prelicensing education. The advisory board shall receive proposals from course providers describing proposed prelicensing education courses, providers and instructors. The appropriate advisory board will review the proposal and make recommendations to the Department as to whether the courses, providers and instructors should be approved for each course. The advisory boards shall be guided by any standards approved by the NAIC to promote uniform prelicensing requirements among the states.

The Department will maintain a list of providers and courses that have been approved by the Department and make that information available to any applicant for a resident insurance producer license. Candidates are encouraged, but not required, to take a prelicensing course prior to taking the Rhode Island state producers licensing examination.

#### **Section 5      Advisory Board Members**

There shall be established two separate advisory boards. The property & casualty advisory board shall consist of the following members:

- one representative of R.I. CPCU Society; and
- two representatives of the Independent Insurance Agents of Rhode Island (“IIARI”);
- two representatives whom the Department has determined have sufficient education and/or experience to competently evaluate course offerings.

The life, accident & health and sickness advisory board shall consist of the following members:

- two representatives of R.I. Society of Financial Service Professionals (“RISFSP”), and
- two representatives of the National Association of Insurance and Financial Advisors of Rhode Island (“NAIFA RI”).
- two representatives whom the Department has determined have sufficient education and/or experience to competently evaluate course offerings.

All representatives of organizations shall be designated by their organization's board of directors and appointed by the Department. Board members shall serve indefinite terms unless and until removed by the Department or upon resignation.

## **Section 6      Course Approval**

### **A.      Course Submissions**

1. The Course Provider shall electronically submit course outlines, complete copies of the materials to be provided to the student and any pertinent information and/or materials requested by the Department or the advisory board, for approval.
2. The materials may be provided to the student in printed form (books, manuals, etc.) or electronic medium (CD-ROM, on-line programs, etc.). If the course provider opts for an electronic medium, it must include in its submission a means for the advisory board and the Department to review the materials – such as a disc or a link (with a useable password, etc.) by which the reviewer may access the study material.
3. Prelicensing courses may consist either of classroom study or verifiable self study (including online courses). Evaluation of any proposed course shall be based upon the substance of the course and not its method of delivery. The manner of verification of a self study course will be taken into account in the approval of said course and the provider should provide the specific method of verification.
4. All submissions shall be made electronically by submitting all materials to [dbr.insurance@dbr.ri.gov](mailto:dbr.insurance@dbr.ri.gov)
5. Every course submission must include the following information with the submission:
  - a. full name of the course provider;
  - b. provider’s mailing/correspondence address;

- c. full name of provider's contact person who is authorized to speak responsibly on behalf of the provider;
  - d. contact person's telephone number and email address;
  - e. format(s) in which the course material may be made available to students – printed material, Internet-accessible, or some other means;
- B. In evaluating courses the advisory board and the Department will determine satisfaction of the following criteria:
- 1. Materials for an approvable course must adequately address every topic contained in the General Knowledge Content Outline and Rhode Island Specific Content Outline,
  - 2. Material that is current, relevant, accurate, and that includes valid reference materials, graphics and interactivity.
  - 3. Clearly defined objectives and course completion criteria
  - 4. Specific instructions to register, navigate and complete the course work.
  - 5. Technical support/provider representative be available during business hours.
  - 6. Method for measuring the student's successful completion of course material and for evaluating the learning experience.

**Section 7      Severability**

If any provision of this Regulation or the application thereof to any person or circumstances is held invalid or unconstitutional, the invalidity or unconstitutionality of such provision or application thereof shall not affect other provisions or applications of this Regulation which can be given effect without the invalid or unconstitutional provision or application, and to this end, the provisions of this Regulation are severable.

**Section 6      Effective Date**

This Regulation and the amendment thereto shall be effective as indicated below.

EFFECTIVE DATE:                      September 1, 1985

AMENDED:                                January 13, 1986

February 24, 1986

REFILED:                                 December 19, 2001

AMENDED:                                January 1, 2007

December 19, 2012